

Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Elva Ramirez

Debtor

Case No. 21-12498-pmm

Chapter 7

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Sep 13, 2021

Form ID: 309A

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2021:****Recip ID****Recipient Name and Address**

db

Elva Ramirez, 1413 Hilltop Road, Apt. 4, Reading, PA 19462

smg

+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603

smg

City Treasurer, Eighth and Washington Streets, Reading, PA 19601

smg

+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520

smg

+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401

smg

+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300

14635568

+ ARCADIA COLLECTIONS, 645 PENN STREET, READING, PA 19601-3543

14635572

+ DIAMOND CREDIT UNION, 1600 MEDICAL DRIVE, POTTSTOWN, PA 19464-3242

14635579

+ Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256

14635580

+ Experian, P.O. Box 9701, Allen, TX 75013-9701

14635581

+ Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002

14635574

+ INGER & WINTERS P.C., 3000 TOWN CENTER, SUITE 2390, SOUTHFIELD, MI 48075-1387

14635582

+ Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631

14635576

+ MEEMIC INSURANCE COMPANY AS SUBROGEE, 1685 N. OPDYKE RD., AUBURN HILLS, MI 48326-2656

14635584

+ Transunion Corporation, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19016-1000

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

aty

Email/Text: mwglaw@msn.com

Sep 13 2021 23:38:00

MICHAEL W. GALLAGHER, M.W. Gallagher Esquire, 600 West Germantown Pike, Suite 400, Plymouth Meeting, PA 19462

tr

+ EDI: QRHHOLBER.COM

Sep 14 2021 06:38:00

ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

smg

EDI: PENNDEPTREV

Sep 14 2021 06:38:00

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg

Email/Text: RVSVCBICNOTICE1@state.pa.us

Sep 13 2021 23:38:00

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg

+ Email/Text: usapae.bankruptcynotices@usdoj.gov

Sep 13 2021 23:38:00

U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust

+ Email/Text: ustregion03.ph.ecf@usdoj.gov

Sep 13 2021 23:38:00

United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908

14635569

EDI: CAPITALONE.COM

Sep 14 2021 06:38:00

CAPITAL ONE BANKRUPTCY DEPARTMENT (, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285

14635570

EDI: CITICORP.COM

Sep 14 2021 06:38:00

CITIBANK/NY & CO., P.O. BOX 790034, ST. LOUIS, MO 63179-0034

14635571

EDI: WFNNB.COM

Sep 14 2021 06:38:00

COMENITY BANK BANKRUPTCY DEPT., P.O. BOX 182125, COLUMBUS, OH 43218-2125

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Date Recd: Sep 13, 2021

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14635575	EDI: IRS.COM	Sep 14 2021 06:38:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
14635577	+ Email/Text: Bankruptcies@nragroup.com	Sep 13 2021 23:38:00	NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
14635578	Email/Text: electronicbkydocs@nelnet.net	Sep 13 2021 23:38:00	NELNET, P.O. BOX 82561, LINCOLN, NE 68501-2561
14635583	EDI: PENNDEPTREV	Sep 14 2021 06:38:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14635583	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2021 23:38:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14635573	*	DIAMOND CREDIT UNION, 1600 MEDICAL DRIVE, POTTSTOWN, PA 19464-3242

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2021

Signature: /s/Joseph Speetjens

Information to identify the case:

Elva Ramirez

Debtor 1:
First Name Middle Name Last Name
Elva Ramirez

Debtor 2:
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court: Eastern District of Pennsylvania

Case number: 21-12498-pmm

Social Security number or ITIN: xxx-xx-4041

EIN: -----

Social Security number or ITIN: -----

EIN: -----

Date case filed for chapter: 7 9/12/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Elva Ramirez	
2. All other names used in the last 8 years	aka Elva Luz, aka Elva Molina-Lopez	
3. Address	1413 Hilltop Road Apt. 4 Reading, PA 19462	
4. Debtor's attorney Name and address	MICHAEL W. GALLAGHER M.W. Gallagher Esquire 600 West Germantown Pike Suite 400 Plymouth Meeting, PA 19462	Contact phone 484-679-1488 Email: mwglaw@msn.com
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

6. Bankruptcy clerk's office	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 9/13/21
7. Meeting of creditors	October 13, 2021 at 10:00 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 12/13/21
	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	
	You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	